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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet	1	of	2
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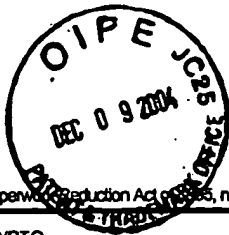
Application Number	09/818,084
Filing Date	March 26, 2001
First Named Inventor	Michael E. GRAVES et al.
Art Unit	3621
Examiner Name	Jalatee WORJLOH
Attorney Docket Number	12832/100173

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
J. A. ...	1	US-6,697,824	02-24-2004	Bowman-Amuah	
	2	US- 2004/0044627	03-04-2004	Russell et al.	
	3	US- 2004/0199431	10-07-2004	Ganesan et al.	
	4	US- 6,516,056	02-04-2003	Justice et al.	
	5	US- 2003/0120554	06-26-2003	Hogan et al.	
	6	US- 2003/0140007	07-24-2003	Kramer et al.	
	7	US- 6,607,136	08-19-2003	Atsmon et al.	
	8	US- 2003/0212642	11-13-2003	Weller et al.	
	9	US- 2002/0046169	04-16-2002	Keresman, III et al.	
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	14	US- 6,212,634	04-03-2001	Gear, Jr. et al.	
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	17	US- 6,018,724	01-25-2000	Arent	
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	19	US- 6,073,237	06-06-2000	Ellison	
	20	US- 6,125,185	09-26-2000	Boesch	
	21	US- 5,878,141	03-02-1999	Daly et al.	
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	24	US-6,000,832	12-14-1999	Franklin et al.	
	25	US-5,710,887	01-20-1998	Chelliah et al.	
J. A. ...	26	US-5,794,207	08-11-1998	Walker et al.	
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PTO/SB/08b(08-03)

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Application Number	09/818,084
Filing Date	March 26, 2001
First Named Inventor	Michael E. GRAVES et al.
Art Unit	3621
Examiner Name	Jalatee WORJLOH
Attorney Docket Number	12832/100173

NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	30	KERESMAN III, "Secure and Efficient Payment Processing System," U.S. Appl. No. 09/488,297, filed January 20, 2000.	
	31	Identrus Media Center, "Identrus wins top security and electronic commerce honor for innovative business-to-business Internet commerce trust model," New York, Dec. 6, 1999. < http://web.archive.org/web/20001025154826/www.identrus.com/pressreleasehtm/media120699.htm >	
	32	CHRISTY HUDGINS-BONAFIELD, "Simplicity Lies at the Heart of iPin's New Online Payment Scheme," iPIN News & Press, Network Computing, October 4, 1999, < http://web.archive.org/web/20000301131901/www.ipin.com/news/network_computing.htm >	
	33	IBM Technical Disclosure Bulletin, "Transaction Completion Code Based on Digital Signatures," pp. 1109-1122, August 1985	

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